

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ivan Aguilar
Tracy M Aguilar
Debtor(s)

Case No. 15-05036

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/16/2015.
- 2) The plan was confirmed on 05/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/09/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/20/2015, 06/30/2016, 01/23/2017, 09/28/2017.
- 5) The case was dismissed on 11/17/2017.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,067.17.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,060.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$16,060.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$754.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,254.54

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	576.00	576.35	576.35	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,000.00	9,000.00	9,000.00	5,005.56	917.98
CAPITAL ONE AUTO FINANCE	Unsecured	NA	4,254.14	4,254.14	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,437.00	1,437.20	1,437.20	0.00	0.00
CAVALRY SPV I LLC	Unsecured	720.00	720.29	720.29	0.00	0.00
CAVALRY SPV I LLC	Unsecured	713.00	713.02	713.02	0.00	0.00
CAVALRY SPV I LLC	Unsecured	711.00	711.20	711.20	0.00	0.00
CAVALRY SPV I LLC	Unsecured	671.00	671.36	671.36	0.00	0.00
CAVALRY SPV I LLC	Unsecured	450.00	449.55	449.55	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	1,503.00	1,578.09	1,578.09	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	458.00	458.18	458.18	0.00	0.00
ELECTRONIC DYNAMIC BALANCINC	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Secured	4,800.00	4,800.00	4,800.00	3,461.29	367.31
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	1,136.74	1,136.74	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	873.00	873.83	873.83	0.00	0.00
MERRICK BANK	Unsecured	1,035.00	725.88	725.88	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	697.00	697.27	697.27	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	927.78	927.78	0.00	0.00
NUMARK CREDIT UNION	Unsecured	NA	1,211.43	1,211.43	0.00	0.00
NUMARK CREDIT UNION	Secured	2,500.00	2,500.00	2,500.00	1,826.81	226.51
OCWEN LOAN SERVICING LLC	Secured	7,655.01	7,655.01	7,655.01	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
ONEMAIN	Secured	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	905.69	905.69	0.00	0.00
QUANTUM3 GROUP	Unsecured	676.00	676.76	676.76	0.00	0.00
NATIONWIDE CREDIT & CO	Unsecured	157.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORTHLAND GROUP CAPITAL ONE	Unsecured	671.36	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	145.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	108.00	NA	NA	0.00	0.00
ROTATING EQUIPMENT SPECIALISTS	Unsecured	0.00	NA	NA	0.00	0.00
ARMOR SYSTEMS MIDWEST ENT	Unsecured	490.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	243.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	27.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	19.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	222.00	NA	NA	0.00	0.00
BLATT HASENMILLER ETAL CAPITA	Unsecured	1,251.20	NA	NA	0.00	0.00
CAB SERV PHILLIPS EYE	Unsecured	157.00	NA	NA	0.00	0.00
CAINE & WEINER ICE MOUNTAIN	Unsecured	159.00	NA	NA	0.00	0.00
TARGET CORPORATION RECOVERY	Unsecured	220.00	NA	NA	0.00	0.00
CHLD/CBNA	Unsecured	462.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	444.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	343.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	224.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	211.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	175.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	95.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	75.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	64.00	NA	NA	0.00	0.00
MERCHANTS CR	Unsecured	2,012.00	NA	NA	0.00	0.00
MERCHANTS CR	Unsecured	179.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	3,161.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1,071.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	364.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	350.00	NA	NA	0.00	0.00
LTD FINANCIAL SERVICES LP	Unsecured	458.18	NA	NA	0.00	0.00
MABT/CONTFIN	Unsecured	451.00	NA	NA	0.00	0.00
MBB	Unsecured	82.00	NA	NA	0.00	0.00
MBB	Unsecured	59.00	NA	NA	0.00	0.00
MBB	Unsecured	59.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	223.00	167.49	167.49	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,655.01	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,300.00	\$10,293.66	\$1,511.80
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$23,955.01	\$10,293.66	\$1,511.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,892.25	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,254.54</u>	
Disbursements to Creditors	<u>\$11,805.46</u>	
TOTAL DISBURSEMENTS :		<u>\$16,060.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.